Certificate Number: 15317-PAE-DE-031209630

Bankruptcy Case Number: 13-18947



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>June 20, 2018</u>, at <u>12:51</u> o'clock <u>PM PDT</u>, <u>Margaret Miller</u> completed a course on personal financial management given <u>by telephone</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 20, 2018 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor